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AMENDMENT TRANSMITTAL LETTER

Docket No.
K2475.0001/P001

Application No.
09/986,670-Conf. #5823

Filing Date
November 9, 2001

Examiner
Geoffrey R. Akers

Art Unit
3624

Applicant(s): Bart Kavanaugh

Invention: SYSTEM FOR FUNDING, ANALYZING AND MANAGING LIFE INSURANCE POLICIES
FUNDED WITH ANNUITIES

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	15	- 79 =		x	0.00
Independent Claims	3	- 8 =		x	0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00

☐ Large Entity

☐ Small Entity

☒ No additional fee is required for this amendment.

☐ Please charge Deposit Account No. _____ in the amount of \$ _____.
A duplicate copy of this sheet is enclosed.

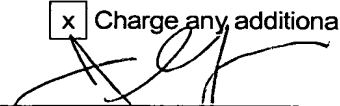
☐ A check in the amount of \$ _____ to cover the filing fee is enclosed.

☐ Payment by credit card. Form PTO-2038 is attached.

☒ The Director is hereby authorized to charge and credit Deposit Account No. 04-1073
as described below. A duplicate copy of this sheet is enclosed.

☒ Credit any overpayment.

☒ Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.


Jon D. Grossman
Attorney Reg. No.: 32,699

Dated: August 26, 2004

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Bart Kavanaugh

Application No.: 09/986,670

Filed: November 9, 2001

Title: System for Funding, Analyzing and
Managing Life Insurance Policies
Funded with Annuities

Confirmation No.: 5823

Group Art Unit: 3624

Examiner: Jagdish N. Patel

RESPONSE TO NON-FINAL OFFICE ACTION

MS Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the non-final Office Action dated July 12, 2004, please reconsider the above-identified U.S. patent application in view of the following amendments and remarks:

A full listing of claims begins on page 2 of this paper.

Remarks begin on page 7 of this paper.